THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) Yes, Sir.

(b) No, Sir.

(c) Does not arise.

क्षेत्र ग्रामीण बैंकों द्वारा दिये गये ऋणों के प्रतिसंदाय की निम्न प्रतिशतता

2292. श्री राम जेठमलानी: क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या यह सच है कि गत वर्षों में क्षेत्रीय ग्रामीण बैंकों द्वारा दिये गये ऋणों के प्रतिसंदाय की प्रतिशतता कम रही है;

(ख) यदि हां, तो गत तीन वर्षों के दौरान ऋण प्रतिसंदाय की दर क्या रही है;

(ग) क्या यह सच है कि इन क्षेत्रीय ग्रामीण बैंकों को लगभग 625 करोड़ रुपये की हानि हुई है; यदि नहीं, तो तथ्य क्या है;

(घ) क्या सरकार ने इस हानि के कारणों का विश्लेषण किया है; और

(ङ) यदि हां, तो वे कारण क्या हैं और ऋणों का प्रतिसंदाय न होने की वजह से उक्त अवधि के दौरान कितनी प्रतिशत ऋण राशि को बट्टे खाते में डालने का निदेश दिया गया?

वित्त मंत्री (श्री पी. चिदम्बरम) : (क) और (ख) राष्ट्रीय कृषि एवं ग्रामीण विकास बैंक (नाबार्ड) ने सूचित किया है कि वर्ष 1992-93 से 1994-95 की अवधि के दौरान क्षेत्रीय ग्रामीण बैंकों की वसूली निष्पादन में सुधार हुआ है। उक्त अवधि में मांग के संदर्भ में वसूली प्रतिशत निम्नलिखित रहा :—

वर्ष	वसूली प्रतिशत
1992-93	41*
1993-94	44*
1994-95	48*

*अनन्तिम

(ग) और (घ) नाबार्ड ने यह भी सूचित किया है कि दिनांक 31.3.95 की स्थिति के अनुसार, सभी क्षेत्रीय ग्रामीण बैंकों का कुल संचयी घाटा 1691.71 करोड़ रुपया था। इन घाटों के लिए ऊंची स्थापना लागत, कम कारोबार, कम मार्जिन और कम वसूली मुख्य रूप से उत्तरदायी थे।

(ङ) नाबार्ड ने सूचित किया है कि उसने अशोध्य ऋणों को बट्टे खाते डालने के संबंध में क्षेत्रीय ग्रामीण बैंकों को कोई सामान्य निर्देश जारी नहीं किया है। तथापि, उसने क्षेत्रीय ग्रामीण बैंकों को जो विशिष्ट हवाले दिए हैं, उनके संबंध में स्पष्टीकरण देते हुए बताया है कि क्षेत्रीय ग्रामीण बैंकों का बोर्ड ही ऐसा प्राधिकरण है, जो प्रायोजक बैंकों से परामर्श करके बट्टे खाते के मामलों पर निर्णय ले सकता है। ऐसा निर्णय समुचित सुरक्षा तथा बैंकों के हित को ध्यान में रखते हुए युक्तियुक्त वाणिज्यिक निर्णय पर आधारित होना चाहिए।

Committee to Suggest Criterion for Measuring Rate of Inflation

2293. SHRI ASHOK MITRA: Will the Minister of FINANCE be pleased to state:

(a) whether Government propose to ask a committee of experts to suggest a revised criterion for measuring the rate of inflation in the country;

(b) whether the committee would also lay down the guidelines or constructing a running index of retail prices; and

(c) whether estimates exist of the rate of inflation that has taken place in the country measured in terms of movement in retail prices?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) Yes Sir, the Ministry of Industry has set up a high level expert group to revise the current series of Wholesale Price Index.

(b) No, Sir.

(c) There is no single composite series of index numbers currently available to reflect retail price changes at all India level. However, there are four distinct Consumer Price Index Series available to reflect retail prices changes for (i) industrial workers; (ii) urban non-manual employees; (iii) agricultural labourers; and (iv) rural labourers.

Constant loss by various public undertakings

2294. SHRI G. PRATHAPA REDDY: Will the Minister of CIVIL AVIATION be pleased to state:

(a) whether various public undertakings under his Ministry are incurring constant loss for the last several years;

(b) if so, the names of such undertakings and amount of loss suffered by each of them during the last three years;

(c) the amount of capital investment made by Government on these Undertakings during the above period; and

(d) the steps taken by Government to make the above PSUs viable?

THE MINISTER OF CIVIL AVIATION (SHRI C.M. IBRAHIM): (a) and (b) No, Sir. The only undertaking which has been showing losses continuously for the last 3 years is Indian Airlines Ltd; details of losses during the last 3 years are as under:—

Years	Loss (Rs. in Crores)
1993-94	256.46
1994-95	188.73
1995-96	134.25

Air India has shown a loss of Rs. 244 crores in 1995-96 only after showing a profit in the previous year.

(c) The Capital investment made by Central Govt. as on 31.03.94 in Indian Airlines was Rs. 105.19 crores and in Air India Rs. 153.83 crores.

(d) Both Air India and Indian Airlines are taking steps to improve their product, image and on time performance to attract more passengers and increase in revenue.

Investigation of Crashlanding of Archana Airways Aircraft

2295. SHRI KRISHNA KUMAR BIRLA: Will the Minister of CIVIL AVIATION be pleased to state:

(a) whether the Director General of Civil Aviation has investigated the reasons leading to the crashlanding of the Archana Airways aircraft which overshot the runway and rammed into the perimeter wall of the Kanpur Civil Airport on 18th May, 1996;

(b) if so, the details thereof;

(c) whether any further action has been taken as per the report of the investigation; and

(d) if so, the details thereof?

THE MINISTER OF CIVIL AVIATION (SHRI C.M. IBRAHIM): (a) to (d) The Director General of Civil Aviation has been entrusted with the inquiry into the cause of the accident. Further action, if any, would be taken after the accident has been investigated.

Circular to provide loans to Minorities by nationalised banks

2296. SHRI K. RAHMAN KHAN: Will the Minister of FINANCE be pleased to state:

(a) Whether the RBI has issued a circular to nationalised banks and other banks that loans are to be provided to minorities under 15 Point Programme;

(b) if so, the advances to minorities by the nationalised banks, bank-wise; and

(c) out of the total loans, how much is for the weaker section, bank-wise?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM): (a) Yes, Sir. Reserve Bank of India (RBI) has reported that one of the points under 15 Point Programme is that care should be taken to see that minorities secure in a fair and adequate measure, the benefits flowing from various development programmes including 20 Point Programme. With a view to ensuring adequate flow of bank credit to minorities communities, serveral instructions have been issued to banks by Reserve Bank from time to time.

(b) Priority sector advances granted (balance amount outstanding) by public sector banks (bank-wise) to minority communities as at the quarter ended September, 1995 (latest data available) as reported by RBI is given in the enclosed statement (*See* below).

(c) RBI has reported that the existing data compilation system on credit to minority communities does not generate such information.